

Information to identify the case:		
Debtor 1:	Konstadino Vrahnos	Social Security number or ITIN: xxx-xx-0912
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	Dawn Vrahnos	Social Security number or ITIN: xxx-xx-4815
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 7/9/18
Case number:	18-23721-MBK	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Konstadino Vrahnos	Dawn Vrahnos
2. All other names used in the last 8 years		aka Dawn Zielinski
3. Address	533 Elwood Street Forked River, NJ 08731	533 Elwood Street Forked River, NJ 08731
4. Debtor's attorney Name and address	Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755	Contact phone 732-341-3800
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 7/10/18

For more information, see page 2

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Konstadino Vrahnos
 Dawn Vrahnos
 Debtors

Case No. 18-23721-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309I

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Date Rcvd: Jul 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2018.

db/jdb +Konstadino Vrahnos, Dawn Vrahnos, 533 Elwood Street, Forked River, NJ 08731-2323
 517634965 ACS Support, PO Box 7051, Utica, NY 13504-7051
 517634969 Atlanticare Physician Group, PO Box 786061, Philadelphia, PA 19178-6061
 517634970 BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
 517634975 Cba, 25954 Eden Landing Rd, Hayward, CA 94545-3816
 517634978 College Loan Corporation, 100 Cambridge St Ste 1600, Boston, MA 02114-2518
 517634991 Conduent/Nelnet Education, Attn: Claims Department, PO Box 7051, Utica, NY 13504-7051
 517634994 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech Financial LLC, 332 Minnesota St Ste 610, Saint Paul, MN 55101-7707)
 517634995 Ds Services of America Inc, 25954 Eden Landing Rd, Hayward, CA 94545-3816
 517634996 Ecmc/American Studen A, 100 Cambridge St Ste 1600, Boston, MA 02114-2518
 517634997 Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
 517634998 FedLoan Servicing, Attention: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
 517635000 +Forked River Family Dental, 933 West Lacey Road, Forked River, NJ 08731-1049
 517635003 +GMAC Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300
 517635004 Horizon Eye Care, 2401 Bay Ave, Ocean City, NJ 08226-2456
 517635007 KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
 517635021 MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 517635015 Mandeess, 401 Hackensack Ave, Hackensack, NJ 07601-6411
 517635020 Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 517635031 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, PO Box 283 Division Of Taxation, Trenton, NJ 08695-0283)
 517635029 Sharkinja Operating, LLC, PO Box 2438, Largo, FL 33779-2438
 517635030 Snyder Eye Group, 1 Leifried Ln # 9, Tuckerton, NJ 08087-2000
 517635041 +Thrift Investment Corp, 720 King George Rd, Fords, NJ 08863-1985
 517635040 +Thrift Investment Corp, Attn: Bankruptcy Department, 720 King George Rd, Fords, NJ 08863-1985
 517635043 U S Dept of Ed/Gsl/Atl, PO Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: bkclient@straffilaw.com Jul 10 2018 21:40:53 Daniel E. Straffi,
 Straffi & Straffi, LLC, 670 Commons Way, Toms River, NJ 08755
 tr E-mail/Text: bnc@russostrustee.com Jul 10 2018 21:41:00 Albert Russo,
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 10 2018 21:40:56 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 10 2018 21:40:55 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517634967 E-mail/Text: amscbankruptcy@adt.com Jul 10 2018 21:40:59 ADT Security Services,
 PO Box 371878, Pittsburgh, PA 15250-7878
 517634966 E-mail/Text: bknotices@conduent.com Jul 10 2018 21:41:00 Acs/nelnet, 501 Bleecker St,
 Utica, NY 13501-2401
 517634968 EDI: PHINAMERI.COM Jul 11 2018 01:38:00 Americredit/Gm Financial, Attn: Bankruptcy,
 PO Box 183853, Arlington, TX 76096-3853
 517634971 EDI: CAPITALONE.COM Jul 11 2018 01:38:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 517634972 EDI: CAPITALONE.COM Jul 11 2018 01:38:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 517634973 EDI: CAPONEAUTO.COM Jul 11 2018 01:38:00 Capital One Auto Finan, 3901 Dallas Pkwy,
 Plano, TX 75093-7864
 517634974 EDI: CAPONEAUTO.COM Jul 11 2018 01:38:00 Capital One Auto Finance, Attn: Bankruptcy,
 PO Box 30285, Salt Lake City, UT 84130-0285
 517634976 EDI: CHASE.COM Jul 11 2018 01:38:00 Chase Card, PO Box 15298,
 Wilmington, DE 19850-5298
 517634977 EDI: CHASE.COM Jul 11 2018 01:38:00 Chase Card Services, Correspondence Dept,
 PO Box 15298, Wilmington, DE 19850-5298
 517634979 +EDI: WFNNB.COM Jul 11 2018 01:38:00 Comenity Bank/Avenue, Po Box 182789,
 Columbus, OH 43218-2789
 517634980 EDI: WFNNB.COM Jul 11 2018 01:38:00 Comenity Bank/Express, PO Box 182789,
 Columbus, OH 43218-2789
 517634981 EDI: WFNNB.COM Jul 11 2018 01:38:00 Comenity Bank/Express, Attn: Bankruptcy Dept,
 PO Box 182125, Columbus, OH 43218-2125
 517634982 EDI: WFNNB.COM Jul 11 2018 01:38:00 Comenity Bank/Fashbug, PO Box 182789,
 Columbus, OH 43218-2789
 517634983 EDI: WFNNB.COM Jul 11 2018 01:38:00 Comenity Bank/Mandeess, Attn: Bankruptcy Dept,
 PO Box 182125, Columbus, OH 43218-2125
 517634984 +EDI: WFNNB.COM Jul 11 2018 01:38:00 Comenity Bank/Overstock, Po Box 182789,
 Columbus, OH 43218-2789

District/off: 0312-3

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517634985 EDI: WFNNB.COM Jul 11 2018 01:38:00 Comenity Bkl/Ulta, Attn: Bankruptcy Dept,
PO Box 182125, Columbus, OH 43218-2125

517634986 EDI: WFNNB.COM Jul 11 2018 01:38:00 Comenity/Fashion Bug, Attn: Bankruptcy Dept,
PO Box 182125, Columbus, OH 43218

517634987 EDI: WFNNB.COM Jul 11 2018 01:38:00 Comenitybank/New York, Attn: Bankruptcy Dept,
PO Box 182125, Columbus, OH 43218-2125

517634988 EDI: WFNNB.COM Jul 11 2018 01:38:00 Comenitybank/Ny&Co, PO Box 182789,
Columbus, OH 43218-2789

517634989 EDI: WFNNB.COM Jul 11 2018 01:38:00 Comenitycb/ulta, PO Box 182120,
Columbus, OH 43218-2120

517634990 E-mail/Text: ebn@barnabashealth.org Jul 10 2018 21:40:57 Community Medical Center,
PO Box 903 An Affiliate Of SBHCS, Oceanport, NJ 07757-0903

517634992 EDI: RCSFNBMARIN.COM Jul 11 2018 01:38:00 Credit One Bank N.A., ATTN: Bankruptcy,
PO Box 98873, Las Vegas, NV 89193-8873

517634993 E-mail/Text: bankruptcy.bnc@ditech.com Jul 10 2018 21:40:54 Ditech, Attn: Bankruptcy,
PO Box 6172, Rapid City, SD 57709-6172

517634999 EDI: BLUESTEM Jul 11 2018 01:38:00 Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820

517635001 E-mail/Text: info@fullcirclecollectionsllc.com Jul 10 2018 21:40:59
Full Circle Financial Services, PO Box 2438, Largo, FL 33779-2438

517635002 EDI: PHINAMERI.COM Jul 11 2018 01:38:00 Gm Financial, PO Box 181145,
Arlington, TX 76096-1145

517635005 +E-mail/Text: JSUMCBankruptcy@hackensackmeridian.org Jul 10 2018 21:40:58
Jersey Shore University Medical Center, 1945 Route 33, Neptune, NJ 07753-4896

517635006 E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Jul 10 2018 21:41:01
Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429

517635008 EDI: CBSKOHL.S.COM Jul 11 2018 01:38:00 Kohls/Capital One, Kohls Credit, PO Box 3120,
Milwaukee, WI 53201-3120

517635009 +EDI: CBSKOHL.S.COM Jul 11 2018 01:38:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096

517635010 EDI: RESURGENT.COM Jul 11 2018 01:38:00 Lvnv Funding LLC, PO Box 1269,
Greenville, SC 29602-1269

517635012 E-mail/Text: camanagement@mtb.com Jul 10 2018 21:40:54 M & T Bank, Attn: Bankruptcy,
PO Box 844, Buffalo, NY 14240-0844

517635011 E-mail/Text: camanagement@mtb.com Jul 10 2018 21:40:54 M & T Bank, PO Box 7678,
Buffalo, NY 14240

517635013 E-mail/Text: camanagement@mtb.com Jul 10 2018 21:40:54 M&T Bank, 1 Fountain Plz Fl 4,
Buffalo, NY 14203-1420

517635014 E-mail/Text: camanagement@mtb.com Jul 10 2018 21:40:54 M&T Credit Services,
Legal Document Processing, 1100 Wehrle Dr, Williamsville, NY 14221-7748

517635016 EDI: MERRICKBANK.COM Jul 11 2018 01:38:00 Merrick Bank Corp, PO Box 9201,
Old Bethpage, NY 11804-9001

517635017 EDI: MERRICKBANK.COM Jul 11 2018 01:38:00 Merrick Bank/Cardworks, Attn: Bankruptcy,
PO Box 9201, Old Bethpage, NY 11804-9001

517635018 EDI: MID8.COM Jul 11 2018 01:38:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego, CA 92108-2709

517635019 +EDI: MID8.COM Jul 11 2018 01:38:00 Midland Funding, LLC, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255

517635022 EDI: NESF.COM Jul 11 2018 01:38:00 National Enterprise Systems, 29125 Solon Road,
Solon, OH 44139-3442

517635023 Fax: 407-737-5634 Jul 10 2018 21:57:28 Ocwen Loan Servicing, Attn: Research/Bankruptcy,
1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493

517635024 EDI: AGFINANCE.COM Jul 11 2018 01:38:00 Onemain, PO Box 1010,
Evansville, IN 47706-1010

517635026 EDI: AGFINANCE.COM Jul 11 2018 01:38:00 Onemain Financial, 6801 Colwell Blvd,
Irving, TX 75039-3198

517635027 EDI: AGFINANCE.COM Jul 11 2018 01:38:00 Onemain Financial, Attn: Bankruptcy,
601 NW 2nd St, Evansville, IN 47708-1013

517635028 EDI: AGFINANCE.COM Jul 11 2018 01:38:00 Onemain Financial, Attn: Bankruptcy,
PO Box 3251, Evansville, IN 47731-3251

517635025 EDI: AGFINANCE.COM Jul 11 2018 01:38:00 Onemain Financial, PO Box 9001122,
Louisville, KY 40290-1122

517635033 EDI: RMSC.COM Jul 11 2018 01:38:00 Synch/Lord & Taylor, Attn: Bankruptcy, PO Box 965060,
Orlando, FL 32896-5060

517635035 EDI: RMSC.COM Jul 11 2018 01:38:00 Synch/Walmart, PO Box 965024,
Orlando, FL 32896-5024

517635032 EDI: RMSC.COM Jul 11 2018 01:38:00 Synch/lord & Tay, PO Box 965015,
Orlando, FL 32896-5015

517635034 EDI: RMSC.COM Jul 11 2018 01:38:00 Synch/paypal Smart Con, PO Box 965005,
Orlando, FL 32896-5005

517635036 EDI: RMSC.COM Jul 11 2018 01:38:00 Synchrony Bank, Attn: Bankruptcy, PO Box 965060,
Orlando, FL 32896-5060

517635037 EDI: RMSC.COM Jul 11 2018 01:38:00 Synchrony Bank/Paypal Cr, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060

517635038 EDI: RMSC.COM Jul 11 2018 01:38:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060

517635039 EDI: WTRRN.BANK.COM Jul 11 2018 01:38:00 Td Bank USA/Targetcred, PO Box 673,
Minneapolis, MN 55440-0673

District/off: 0312-3

User: admin
Form ID: 309I

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517635042	+E-mail/Text: bankruptcydepartment@tsico.com Jul 10 2018 21:40:59	Transworld Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
517635044	EDI: ECMC.COM Jul 11 2018 01:38:00	U.S. Department of Education, ECMC/Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408
517635045	EDI: BLUESTEM Jul 11 2018 01:38:00	Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517635047	EDI: WFFC.COM Jul 11 2018 01:38:00	Wellsfargo, Attn: Bankruptcy, PO Box 9210, Des Moines, IA 50306-9210
517635046	EDI: WFFC.COM Jul 11 2018 01:38:00	Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605

TOTAL: 63

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2018 at the address(es) listed below:

NONE.

TOTAL: 0